



H25/F
5/10/04
Docket No. 3892-4000
Mel

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Ranzini et al.

Group Art Unit: 3621

Serial No.: 09/501,874

Examiner: Elisca, Pierre E.

Filed: February 10, 2000

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS
PRELIMINARY AMENDMENT ACCOMPANYING RCE

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Official Action (Paper No. 21) dated January 8, 2004, Applicant respectfully requests reconsideration in view of the following amendments and remarks.

A listing of claims begins on page 2 of this paper.

Remarks/Arguments begin on page 35 of this paper.

RECEIVED
MAY 14 2004
GROUP 3600